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IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: Breeden et al.
Serial No.: 09/781,310
Filed: February 13, 2001
Title: Vintage Maturation Analytics for Predicting
Behavior and Projecting Cash Flow for Customer
Communities and Their Responses to Economic,
Competitive, or Management Changes
Group Art Unit: 2161
Attorney Docket No.: 215441-00006

CERTIFICATE OF MAILING

I hereby certify that this paper or fee is being deposited with the United States Postal Office, with sufficient postage, as first class mail in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on this date: May 30, 2003.

Anne Rova

Dated: May 30, 2003

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INFORMATION DISCLOSURE STATEMENT

Pursuant to the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant submits the documents listed on the attached Form PTO-1449 and enclosed herewith for consideration during the prosecution of the subject application. This document is being filed in accordance with 37 C.F.R. §§ 1.97(b) as it is believed to be filed before the mailing of a first Office Action on the merits. Accordingly, Applicant respectfully requests that the enclosed documents be considered and made of record.

The above constitutes information that an Examiner may find material to the examination of the subject application; however, it does not negate the patentability of the subject invention. Furthermore, it is not intended that submission of this information be taken as a representation that a search has been made or that no information which is more material exists.

The Commissioner is hereby authorized to charge any fees which may be required or credit any overpayment with respect to this communication to Deposit Account No. 50-1214.

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